



State of Colorado Employees – Protect yourself Financially with Liberty Mutual's Identity Fraud Expense Coverage

Identity Theft is a new type of crime that has evolved over the last decade, and is creating havoc on many people's private lives. With just a small amount of personal information, someone can steal an identity and use it for their financial gain. In fact, Internet-related fraud was the subject of 55 percent of the more than half-million complaints filed in 2003, up from 45 percent a year earlier, the FTC said. The median loss for victims of Internet-related fraud was \$195.

Liberty Mutual can help. Liberty Mutual's Identity Fraud Expense Coverage* can help one recover from such a crime by reimbursing for certain expenses directly resulting from identity theft, including:

- Employer documented lost wages for time lost
- Costs associated for notarizing the appropriate official documents
- Costs for certified mail to appropriate law enforcement, financial institutions, etc.
- Loan application fees associated with re-applying for a loan, which was rejected due to credit fraud
- Reasonable attorney fees
- Related long distance phone calls

For just \$25 per year, Liberty Mutual's Identity Fraud Expense Coverage can be added to a Liberty Mutual homeowner or renter's policy.

Being an industry leader in group - sponsored voluntary automobile and homeowners insurance programs, Liberty Mutual offers Identity Fraud protection through their voluntary auto and home insurance program.

Please call 800-867-1733 or go to the state employee [Liberty Mutual](#) website for more information or to receive a free no-obligation rate quote.

(Please mention you are a State of Colorado employee, client #100161)

* Available through Liberty Mutual's homeowner policies. Please contact a Liberty Mutual representative for complete coverage details and limitations.